

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

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Attorneys for Secured Creditor
Wilmington Savings Fund Society, FSB, d/b/a Christiana
Trust, not individually but as trustee for Hilldale Trust

In Re:
Danielle Catando, and Justin Catando,

Debtors.



Order Filed on August 6, 2018
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No.: 17-26670 KCF

Adv. No.:

Hearing Date: 6/27/18 @ 9:00 a.m..

Judge: Katherine C. Ferguson

**ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR
RELIEF FROM STAY**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED.

DATED: August 6, 2018


Honorable Kathryn C. Ferguson
United States Bankruptcy Judge

(Page 2)

Debtor: Danielle Catando, and Justin Catando

Case No: 17-26670 KCF

Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING MOTION FOR RELIEF FROM STAY

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust, not individually but as trustee for Hilldale Trust, Denise Carlon appearing, upon a motion to vacate the automatic stay as to real property located at 6 Saddlebury Court, South Hampton, NJ, 08088, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Adrian Johnson, Esquire, attorney for Debtors, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of July 18, 2018, Debtors are in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due September 2017 through July 2018 for a total post-petition default of \$47,498.09 (10 @ \$4,267.38, 1 @ 4,293.29, attorneys' fees/costs @ \$531.00)

It is further **ORDERED, ADJUDGED and DECREED** that the Debtor is to make adequate protection payments of \$5,079.20 beginning on August 1, 2018; and

It is further **ORDERED, ADJUDGED and DECREED** that Debtor is to make the adequate propection payments until either the arrears are paid or a plan is confirmed; and

It is further **ORDERED, ADJUDGED and DECREED** that the Secured Creditor does not waive its rights to the pre- or post-petition arrears, or any of its rights as a first lienholder under the terms of the note and mortgage; and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if the lump sum payment or any regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that with regard to Secured Creditor's claim, all parties reserve their rights as to the proposed cram down and/ or pre-petition arrears, which are to be addressed with the adjudication of the Chapter 11 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor's Motion for Relief is hereby resolved.

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
District of New Jersey

In re:
Justin Catando
Debtor

Case No. 17-26670-KCF
Chapter 11

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Aug 07, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 09, 2018.

db +Justin Catando, 6 Saddlebury Court, South Hampton, NJ 08088-2850

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 09, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 7, 2018 at the address(es) listed below:

Adrian Johnson on behalf of Debtor Justin Catando evanf@diazlawnow.com
Albert Russo on behalf of Trustee Albert Russo docs@russotruster.com
Denise E. Carlon on behalf of Creditor Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust, not individually but as trustee for Hilldale Trust dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Kevin Gordon McDonald on behalf of Creditor Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust, not individually but as trustee for Hilldale Trust kmcdonald@blankrome.com,
bkgroup@kmlawgroup.com
Richard James Tracy, III on behalf of Creditor Bayview Loan Servicing, LLC
rtracy@schillerknapp.com,
tshariff@schillerknapp.com; kcollins@schillerknapp.com; ahight@schillerknapp.com
Robert P. Saltzman on behalf of Creditor Bayview Loan Servicing, LLC dnj@pbslaw.org
Robert P. Saltzman on behalf of Creditor Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust, not individually but as trustee for Hilldale Trust dnj@pbslaw.org
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8